

Fill in this information to identify the case:

Debtor 1 Larry L. Harmon
Debtor 2 Sharon K. Harmon
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of Michigan (State)
Case number 14-21208-dob

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: Seterus, Inc., as authorized subservicer for Court claim no. (if known): 14-1

Federal National Mortgage Association ("Fannie Mae"), a corporation
organized and existing under the laws of the United States of America

Last four digits of any number you use to identify the debtor's account: 5754

Date of payment change:

Must be at least 21 days after date 10/1/2017 of this notice

New total payment: \$874.56
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

No Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law.
 Yes Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$231.78 New escrow payment: \$213.79

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable rate note?

No
 Yes Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$660.77 New principal and interest payment: \$660.77

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No
 Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)
Reason for change: _____

Current mortgage payment: \$892.55 New mortgage payment: \$874.56

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

I am the creditor
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Panayiotis D. Marselis Date 09/28/2017
Signature

Print: Panayiotis D. Marselis P66572 Title Bankruptcy Attorney
First name Middle Name Last name

Company SCHNEIDERMAN & SHERMAN, P.C.

Address 23938 Research Drive, Suite 300
Number Street
Farmington Hills, Michigan 48335
City State Zip Code

Contact phone 248-539-7400 Email: pmarselis@sspclegal.com

Disclaimer

Per the attached correspondence, the new payment was effective **10/01/2017**. Creditor recognizes that notice of the new payment amount is untimely under Rule 3002.1. Therefore, Creditor has elected to provide a credit of \$17.99 for each month in which notice of the new payment amount was not in compliance with Rule 3002.1. This credit represents the monthly change in the new payment amount and will compensate the Debtor for the delay in providing notice.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN

In The Matter of:

Larry L. Harmon
Sharon K. Harmon

Chapter 13
Case 14-21208-dob
Judge Opperman

STATE OF MICHIGAN
COUNTY OF OAKLAND

PROOF OF SERVICE

Panayiotis D. Marselis, being first duly sworn, deposes and says that Panayiotis D. Marselis is employed by SCHNEIDERMAN & SHERMAN, P.C., Attorneys at Law, and that on the 6th day of October, 2017, a copy of the Payment Change Notice was served upon the following parties either electronically, or by depositing said copies in the U.S. Mail, postage paid:

Larry L. Harmon
Sharon K. Harmon
P.O. Box 711
Mayville, MI 48744

Thomas McDonald
3144 Davenport
Saginaw, MI 48602

David J. Fisher
200 St. Andrews Rd.
Saginaw, MI 48638

I certify under penalty of perjury that the foregoing is true and correct.

/S/ Panayiotis D. Marselis
Panayiotis D. Marselis (Panayiotis D. Marselis)
Panayiotis D. Marselis
Attorney for
Seterus, Inc., as authorized subservicer for Federal National
Mortgage Association ("Fannie Mae"), a corporation organized
and existing under the laws of the United States of America
23938 Research Drive, Suite 300
Farmington Hills, Michigan 48335
248-539-7400

LARRY HARMON
SHARON HARMON
[REDACTED]

ESCROW ACCOUNT STATEMENT		
Analysis Date: 08/10/17 Loan Number: [REDACTED]		
Current Payment	New Payment Effective 10/01/17	
Principal and Interest \$660.77 Escrow \$231.78	Principal and Interest* \$660.77 Escrow \$211.63 Escrow Shortage or Deficiency \$2.16	
Total Current Payment \$892.55	Total NEW Payment* \$874.56	

* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on May 23, 2014. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS October 2017 to September 2018		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE Anticipated Activity			
		Payments to Escrow	Payments from Escrow	Description	Projected Balance
CITY	\$2,539.54				\$747.63
Total Disbursements	\$2,539.54				
		Beginning Balance**			
		Post Petition Beg Bal*			
		Date			
Bankruptcy File Date	May 23, 2014	10/01/2017	211.63	0.00	959.26
		11/01/2017	211.63	0.00	1,170.89
		12/01/2017	211.63	985.18- CITY	397.34
		01/01/2018	211.63	0.00	608.97
		02/01/2018	211.63	0.00	820.60
		03/01/2018	211.63	0.00	1,032.23
		04/01/2018	211.63	0.00	1,243.86
		05/01/2018	211.63	0.00	1,455.49
		06/01/2018	211.63	0.00	1,667.12
		07/01/2018	211.63	0.00	1,878.75
		08/01/2018	211.63	1,554.36- CITY	536.02
		09/01/2018	211.63	0.00	747.65
		Total	\$2,539.56	\$2,539.54-	
*Post Petition Beg Bal = The post-petition portion of the escrow starting balance					
Under federal law, your lowest monthly balance in the escrow account should not have exceeded \$423.26, or 1/6 of the total anticipated payments from your escrow account. Your lowest escrow balance was \$397.34.					
The escrow account has a post-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The projected beginning balance of your escrow account is \$747.63. Your required beginning balance according to this analysis should be \$733.55. This means you have a shortage and/or deficiency of \$25.92. For your convenience, we have spread this post-petition shortage and/or deficiency over the next 12 installments and included this amount in your escrow payment.					
The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$423.26.					

ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from October 2016 to September 2017. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY

Beginning Balance Date	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
10/01/16	210.50	231.78*	0.00	0.00		976.29	737.59
11/01/16	210.50	0.00*	0.00	0.00		1,186.79	737.59
12/01/16	210.50	231.78*	976.29-	985.18-* CITY		421.00	15.81-
01/01/17	210.50	0.00*	0.00	0.00		631.50	15.81-
02/01/17	210.50	231.78*	0.00	0.00		842.00	215.97
03/01/17	210.50	231.78*	0.00	0.00		1,052.50	447.75
04/01/17	210.50	0.00*	0.00	0.00		1,263.00	447.75
05/01/17	210.50	231.78*	0.00	0.00		1,473.50	679.53
06/01/17	210.50	231.78*	0.00	0.00		1,684.00	911.31
07/01/17	210.50	231.78*	0.00	0.00		1,894.50	1,143.09
08/01/17	210.50	927.12*	1,549.72-	1,554.36-* CITY		555.28	515.85
09/01/17	210.50	0.00*	0.00	0.00		765.78	515.85
Total	\$2,526.00	\$2,549.58	\$2,526.01-	\$2,539.54-			

* indicates a difference from a previous estimate either in the date or the amount.

** indicates escrow payment made during a period where the loan was paid ahead.

NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.